



**VACANT (DP1) DWELLING
UNDERWRITING MANUAL**

Hanover Fire & Casualty Insurance Company
Vacant Dwelling Underwriting Manual

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GENERAL INFORMATION

APPLICATIONS

All applications must be fully completed, legible and signed by the insured and writing agent. Signed copies of applications are to be maintained at agent's office and/or submitted upon company's request.

**** For eligible OH risks, the OH Mine Subsidence form must be uploaded to the on-line application. For all OH risks, the Appointment of Proxy must be uploaded to the application.**

BINDING AUTHORITY

Agents do not have binding authority on any Vacant risks. Completed apps will be submitted to the Company for review. Risks will be bound by internal Company staff upon the submission of completed application and acceptable photographs (exterior – front & back). Exhibit I on pages 6-7 describes the characteristics of risks eligible to be bound and written by the Company.

Upon binding or no later than within twenty (20) days of binding, agent must submit sufficient premium to the Company. THE COMPANY WILL ISSUE NOTICE OF CANCELLATION OF BINDER TWENTY (20) DAYS AFTER THE EFFECTIVE DATE OF COVERAGE IF SUFFICIENT PREMIUM HAS NOT BEEN SUBMITTED BY AGENT OR IF THE COMPANY HAS NOT BEEN ABLE TO VERIFY INSURABLE INTEREST IN THE DESCRIBED LOCATION FOR THE NAMED INSURED.

BACKDATING PROHIBITED

The effective date of coverage must not precede the time and date of the insured's signature on the application.

CANCELLATIONS

All cancellation requests must be submitted to the Company in a timely manner. We will not back date the cancellation more than a period of 12 months. Retroactive dating of cancellations will require submitted evidence that other coverage was in-force or proof of sale/ownership transfer (in those cases where this is the reason for cancellation).

In the event of a mid-term cancellation, premiums will be refunded on a pro-rata basis.

All cancellation requests must be signed and/or submitted by the named insured, agent, or legal representative(s).

LAND CONTRACT SALES AND LEASE TO PURCHASE AGREEMENTS

Properties currently under land contract sales, lease to purchase agreements or any other arrangement wherein title is in the process of being transferred from the owner to the resident are strictly forbidden and will not be considered.

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DUTY TO IMMEDIATELY REPORT KNOWN LOSSES

As representatives of the Company, agents are required to advise the company immediately upon learning of any loss. This is regardless of whether a claim is filed. Failure to do so may result in a breach of the insurance contract and/or the General Agents Contract.

MINIMUM-EARNED PREMIUM

All vacant policies are subject to a \$150 minimum fully earned premium. Minimum earned premium is applicable on a per-term basis.

NOTICE OF CHANGE IN RISK

Any change in occupancy (e.g. moved, property sold, etc.), ownership, or any other material change to the insured location must be reported to Company by the agent or named insured within 14 days of discovery

NOTICE SPECIFIC TO POLICIES ISSUED IN OHIO

All policies issued in the state of Ohio will be underwritten by Independent Mutual Fire Insurance Company.

PAYMENT OPTIONS

3 & 6 Month vacant policies must be paid in full prior to policy issuance.

12 Month vacant policies offer the following payment options:

Direct Bill Options¹:

1-Pay – Full Payment of Premium

2-Pay – 60% Down-Payment; Remaining 40% Billed at 6 Months from Eff. Date

4-Pay – 40% Down-Payment; Equal Billing Periods of 20% Every 3 Months from Eff. Date

Automatic Payment Options (Checking Account² or Credit/Debit Card³)

2-Pay – 50% Down-Payment; Remaining 50% Charged at 6 Months from Eff. Date

4-Pay – 25% Down-Payment; Recurring Charges of 25% Every 3 Months from Eff. Date

10-Pay – 25% Down-Payment; Recurring Charges of 1/12 Premium Months 2-10. No Charges Months 11 & 12

12-Pay – 1/12 Down-Payment; Monthly Recurring Charges of 1/12 Premium

¹ \$1 Billing Fee Per Invoice Applies

² No Billing Fees for Automatic Payments from Checking Account

³ \$5 Billing Fee Per Premium Payment Applies for Credit/Debit Card Payments (3rd Party Administrative Fee)

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POLICY PERIODS

Vacant policies may be written for 3, 6 and 12-month periods and are automatically renewed, pending payment of renewal premium.

After 3 years of coverage, all vacant policies will be subject to full re-underwriting.

PROPERTY INSPECTIONS

The Company will conduct external inspections on all properties; interior inspections, while rare, may also be required. Inspections may be conducted at any time during the policy period. The Company reserves the right to inspect any risk prior to offering renewal terms, as part of a claim investigation, or at any other time with prior notice provided to the policyholder and/or agent of record.

PROTECTION ZONES

All protection zones are eligible for coverage. 2 rating tiers exist for vacant or seasonal risks: a.) Within 5 Miles of a Fire Department; b.) Outside 5 Miles of a Fire Department. Rating is available on the quote page by answering yes/no to “Fire Stn within 5 Road Miles” application question.

REPAIR LETTERS

The Company will utilize repair letters, when possible, to address property conditions that fail to meet the company’s guidelines. Repair letters may be sent following property inspection, claims investigation or any other time during the policy period where change in conditions is made known to the company. Failure to provide evidence of repairs within the time listed on the notice will generate mailed legal notice of cancellation or non-renewal.

ROUNDING

All premiums shall be rounded to the nearest whole dollar. A premium of \$0.50 or more shall be rounded to the next whole dollar.

WIND AND HAIL DEDUCTIBLE

All policies will be subject to a minimum 2% (of Coverage A) deductible for any loss resulting from a wind or hailstorm. This deductible may be increased during the underwriting period or at renewal at the discretion of the Company.

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Exhibit 1	Underwriting Action		
Underwriting Issue	Acceptable	Refer to Company	Prohibited - Decline Account
General			
Completed and Signed Application	All		
Section 8 or HUD Housing	All		
Row House or Town Home	All		
Dwelling in Active Land Contract Sales or Lease to Purchase Agreements			All
Dwellings in Name of Estate, Trust, Company, or LLC	All		
Number of Units	1-4	5-8	>8
Declined, Cancelled or Non-Renewed	Non-Payment	All Other Reasons	
Prior Loss/Claim (5 Years)	1 if < \$5,000 Closed, All Repairs Completed	1 if > \$5,000 or 2 or More Losses Closed, All Repairs Completed	Open Claims, Incomplete Repairs, or > 4 Claims
Commercial Business on Premises			All
Backdating Coverage			All
Risks Situated on > 5 Acres		6-25	>25
Risks in Foreclosure (Insured Location)	Settled in Favor of Named Insured	Pending	Active
Risks in Bankruptcy	Timeframe Ended	Current	
Dwelling within 300 Feet of a Body of Water (e.g. Creek, Stream, Pond, Lake, etc.)	Creeks, Ponds, Small-Medium Lakes, etc.		Major Lakes or Rivers (e.g. Lake Michigan, Mississippi River)
Dwellings within 5 Miles of Ocean			All
Dwelling on Stilts or Piers			All
Boarding Homes			All
Mobile and Manufactured Homes	Construction Completed. On Permanent, Enclosed Foundation		Construction Not Completed. Not on Permanent Foundation
Attached / Closely Neighboring Vacant or Unoccupied Buildings	Boarded, Secure, and Maintained (Photo Required)		Not Boarded, Secure, and/or Maintained
Dwellings under Construction			All
Farms or Farming Operations			All
Property			
ACV Dwelling Value	Up to Market Value (MV)	>MV up to 125% of MV	>125% of MV
New Purchase * Closing costs and other administrative fees may not be added to the Coverage A limit	Dwelling Value = Purchase Price up to 125% of Purchase Price	Dwelling Value is >125% of Purchase Price	
Converted Structures			All
Log Homes	All		
Unique Construction (e.g. Berm, Container, etc.)		All	
Year Built	All		

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Underwriting Issue	Acceptable	Refer to Company	Prohibited - Decline Account
All Wiring Types (Including Knob & Tube, Fuses, etc.)	All		
Age of Heating, Plumbing & Wiring	All		
Distance from Fire Hydrant	All		
Wood, Coal, Pellet Stoves, Fireplaces – Properly ventilated & Professionally Installed ¹	All		
Space Heater		All	
Roofs (Includes Flat Roofs)	Structurally Sound, No Known Leaks/Pre-Existing Damage	All Other	
Risks under Renovation	Cosmetic		Major ²
Condition of Property	Good	Fair	Disrepair, Condemned, Uninhabitable, etc. ³
Large Tree Limbs Over-Hanging Dwelling		All	
Liability			
Underground storage tanks	All		
Above Ground Swimming Pool (No Slide and/or Diving Board) or Hot Tub	Entirely Fenced		Not Protected
In-Ground Swimming Pool (No Slide and/or Diving Board) or Hot Tub		Fenced & Properly Covered and/or Drained	Not Protected
Trampolines	Trampoline Netting and Fenced Yard	Trampoline Netting, No Fenced Yard	No Trampoline Netting
Playgrounds / Swing Sets		All	
Farm Animals			All
Dangerous dog breeds/exotic animals			All ⁴
Any Animal with a History of Bite or Attack			All

1. Wood Coal, or Pellet stoves must be professionally installed, properly ventilated, and regularly maintained. Photographs must be submitted with application.
2. Examples include complete roof replacements, an addition, gutting, and/or any risk better suited for a builder's risk policy.
3. Examples include unrepaired property, unacceptable maintenance and condition, significant cracking in sidewalks or driveways, siding is cracked or missing, accumulation of junk or litter including unattended automobiles, unkempt landscaping and staircases of more than 5 steps without handrails.
4. Includes: Akita, Alaskan Malamute, Boxer, Chow, Doberman Pinscher, German Shepherd, Great Dane, Pit Bull, Presa Canario, Rottweiler, Siberian Husky, Staffordshire Terrier, and Wolf Hybrid or any mix of the above.

GENERAL RULES

DEFINITIONS

Vacant Dwellings

Properties unoccupied more than 30 consecutive days or occupied on an irregular basis, including homes for sale, homes in the name of an estate and homes under renovation.

POLICY TERM

Policies may be written on a three, six, or twelve-month term and renewed accordingly. Renewal offer automatically generated, barring no lapse in coverage and conditions maintained to company guidelines. The premium is determined using the rates in effect at the time of renewal plus any surcharge. Any newly applicable forms or endorsements shall be added to the policy at each renewal date.

COVERED PERILS

1. Fire or Lightning
2. Windstorm or Hail (Separate deductible calculated at 2% of Coverage A limit listed in declarations)
3. Explosion
4. Loss of Rents
5. Riot or Civil Commotion
6. Aircraft
7. Vehicles
8. Smoke Damage (Separate sub-limit equal to 5% of Coverage A limit listed in declarations)

OPTIONAL PERILS & ENDORSEMENTS

1. Vandalism & Malicious Mischief
2. Premises Liability and Medical Payments to Others
3. Equipment Breakdown Coverage – Flat annual fee of \$48
4. Service Line Coverage – Flat annual fee of \$48
5. Repair Cost Endorsement – Flat annual fee of \$84
6. Inflation Guard Endorsement – Automatically included for applicable policies (see below)

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INFLATION GUARD ENDORSEMENT

Policyholders electing to make premium payments automatically, EFT – either from a checking account (ACH) or a credit/debit card – will automatically have the Inflation Guard Endorsement added to the policy. Policies with this endorsement will receive an additional 2% increase to Coverage A and B Limits at every 12-month renewal with no increase to the premium.

Policy must remain on automatic billing (EFT) for the entire policy term for this benefit to apply.

OTHER INSURANCE

Other Insurance is not prohibited. No premium adjustment applies.

VANDALISM & MALICIOUS MISCHIEF ENDORSEMENT

Vandalism and Malicious Mischief is an optional endorsement subject to availability, which will be determined by an intuitive classification system. Each individual risk requesting the endorsement will be classified based on the individual insured location and will be assigned a risk score on a scale of 1 to 5, with 1 being the least hazardous and 5 being the most hazardous. The endorsement will not be available for risks rated a 4 or 5. Risks rated a 3 will require additional underwriting review beyond our current underwriting for other perils covered by the policy. Risks rated a 1 or 2 will not require such additional underwriting and will be available on all policies based upon our current standard underwriting. Scores are based on the exact location of the property and are NOT generalized by zip code, neighborhood, etc. Pricing and availability will be provided immediately on the quote screen so as not to delay the quoting and binding process.

INSURING VACANT DWELLING WITH ATTACHED / CLOSELEY NEIGHBORING VACANCY

We will accept risks in this program which are attached and/or closely neighboring to vacant structures, subject to underwriting review. Inspection will be used to determine acceptability – protection and overall condition will be considered. Applicable risks require an affirmative answer to “Adjacent to Vacant Dwelling” question on the quote/application. A flat surcharge of \$150 will apply.

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COVERAGE DESCRIPTIONS AND PRINCIPLE COVERAGES

Section I Coverage

Coverage A – Dwelling

Coverage B – Other Structures

Coverage C – Personal Property

Coverage D – Loss of Use

Section II Coverage

Coverage E – Personal Liability to Others

Coverage F – Medical Payments to Others

Coverage		Vacant/Seasonal-Occupied
Section I	Coverage A (Building)	\$15,000 - \$300,000 (Increments of \$100) Dwelling Value (ACV) = Market Value
	Coverage B (Other Structures)	10% of Coverage A (Coverage can be Excluded, but Not Increased)
	Coverage C (Personal Property)	\$10,000 (Coverage cannot be increased)
	Coverage D (Loss of Use)	20% of Coverage A (Coverage Cannot be Increased/Excluded)
	AOP (All Other Peril) Deductible	\$1000 standard AOP deductible (\$500, \$2,000, \$3,000 options available)
Section II	Coverage L (Liability)	\$100,000, \$300,000, or \$500,000 ¹
	Medical Payments F	\$2,000, \$3,000, \$5,000

¹ The liability rates shown in the rate pages contemplate a general aggregate limit equal to twice the Coverage E occurrence limit. **Liability coverage cannot be issued on a stand-alone basis.**

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PRIOR LOSS HISTORY

Applicant's loss history will be a determining factor in the acceptability of the application for insurance. All prior losses incurred by the applicant in the previous **five** years must be disclosed, including losses at different locations than the subject property.

Underwriting will consider each application on an individual basis and combine loss history with other underwriting factors, including condition & upkeep of the premises and continuity of insurance on the subject property. All losses stemming from one occurrence will be treated as one loss, regardless of how they are reported.

In general, the company will accept risks with one significant loss (exceeding \$5,000) in the previous five years so long as no evidence of arson or any other non-fortuitous factors exist. One minor loss in the past five years does not require pre-approval but must be disclosed on the application. All losses, regardless of the size, must be disclosed prior to binding coverage for underwriting review.

Prior losses must be closed and all repairs completed.

CANCELLATION PROCEDURES

In the event the Company determines a bound risk to be unacceptable during the underwriting period, we will send notice of cancellation. The length of notice will be determined by the appropriate state guidelines and will be clearly indicated on the notice. A copy of the cancellation notice will be mailed to all interested parties, including named insured, and any mortgagees and/or additional insureds.

In the event a cancellation is made after the underwriting period, we will follow the procedures listed above. Reasons for cancellation after the underwriting period include non-payment of premium, a material increase in underwriting risk and other allowable reasons as set forth by the appropriate State guidelines.

POLICY FORMS

PENNSYLVANIA

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement PA (Fire Dwelling) – FL 0083 Edition 07/06

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

AAIS Insurance Consultation Services Exemption Act-Notice – ML 0120 Edition 03/99

AAIS Natural Growth Exclusion – FL 0086 Edition 07/06

Smoke Damage Benefit Rider – HFC-SD (04) Edition 11/12

AAIS Amendatory Endorsement, PA (General Liability) – GL 0686 Edition 7/06¹

Optional Endorsements

AAIS Commercial Liability Coverage (Premises Only - Landlords) – GL 0605 Edition 01/99

Vandalism and Malicious Mischief Endorsement PA – HFC-VMM-15 Edition 09/16

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL -10 Ed. 1.0 Edition 02/19

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OHIO

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL- 1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, OH (Fire Dwelling) – FL 0417 Edition 08/07

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

AAIS Natural Growth Exclusion – FL 0086 Edition 07/06

AAIS Flood Insurance Notice – CL 0302 Edition 05/00

Smoke Damage Benefit Rider – IMFIC-SD (17) Edition 10/17

AAIS Amendatory Endorsement, OH (General Liability) – GL 0683 Edition 12/10¹

AAIS Exclusion – Coverage P Personal Injury Liability – GL 0621 Edition 01/99¹

Specific Coverage Exclusions Rider – IMFIC-SCE Edition 10/17

Mine Subsidence Insurance Coverage Form OH-MSI-2 Edition 09/2013²

Optional Endorsements

Personal Liability Rider – IMFIC-LIAB (17) Edition 10/17

Vandalism and Malicious Mischief Endorsement – HFC-VMM-15 Edition 09/16

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL -10 Ed. 1.0 Edition 02/19

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INDIANA

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Seasonal/Vacant Dwelling Program Declarations – HFC DEC Edition 12 12

Mandatory Endorsements

AAIS Amendatory Endorsement, IN (Fire Dwelling) – FL 0426 Edition 11/01

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12 ML-405 Ed 1.0

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

AAIS Flood Insurance Notice - CL 0302 Edition 05/00

Smoke Damage Benefit Rider – HFC-SD (04) Edition 11/12

Exclusion – Injury or Damage Arising Out of a Canine – HFC-DEX (14) Edition 09/14

AAIS Amendatory Endorsement, IN (General Liability) – GL 0662 Edition 06/00¹

AAIS Exclusion – Coverage P Personal Injury Liability - GL 0621 Edition 01/99¹

Optional Endorsements

AAIS Commercial Liability Coverage (Premises Only-Landlords) – GL 0605 Edition 01/99

Vandalism and Malicious Mischief Endorsement – HFC-VMM-15 Edition 09/16

Equipment Breakdown Enhancement Endorsement – HFC-EBD(2015) Ed 11/01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL-10 Ed. 1.0 Edition 02/19

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ILLINOIS

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, IL (Fire Dwelling) – FL 0100 Edition 10/08

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Deductible – ML-405 Ed 1.0 Edition 11/12

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Wet Rot, Dry Rot, Bacteria, Fungi or Protists Exclusion – FL 4901 Edition 04/02

Smoke Damage Benefit Rider – HFC-SD (04) Edition 11/12

AAIS Amendatory Endorsement IL – GL 0661 Edition 10/08¹

AAIS Personal Injury Exclusion - GL 0621 Ed. 01/99¹

Optional Endorsements

AAIS Commercial Liability Coverage (Premises Only- Landlords) – GL0605 Edition 01/99

HFC Vandalism Endorsement – HFC-VMM-15

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL -10 Ed. 1.0 Edition 02/19

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NEW JERSEY

Forms of Coverage (Policy Assembly)

AAIS DP1 Basic Form – FL-1 (Basic Form) Ed. 1.0 Edition 11/12

Mandatory Endorsements

AAIS Amendatory Endorsement, NJ (Fire Dwelling) – FL 0113 Edition 10/02

AAIS Amendatory Endorsement – CL-300 Ed. 1.0 Edition 11/12

AAIS Windstorm or Hail Flat Deductible – HO 1517 Edition 01/06

AAIS Civil Unions Amendment NJ – CL 0321 Edition 01/07

AAIS Water Exclusion Endorsement – FL 0440 Edition 11/08

AAIS Limited Fungi, Wet or Dry Rot, or Bacteria Coverage – FL 0452 Edition 05/03

Smoke Damage Benefit Rider – HFC-SD (04) Edition 01/18

Dwelling/Fire Insurance – HFC-SUMM(NJ) Edition 01/18

Optional Endorsements

AAIS Commercial Liability Coverage (Premises Only- Landlords) – GL0605 Edition 01/99

Vandalism and Malicious Mischief Endorsement – HFC-VMM-15 Edition 09/16

Equipment Breakdown Enhancement Endorsement – HFC-EBD 2015 11 01 Edition 01/01

Service Line Enhancement Endorsement – HFC-SLE Edition 09/18

AAIS Repair Cost Loss Settlement Terms – HO 1529 Edition 12/08

AAIS Automatic Increase in Insurance – FL -10 Ed. 1.0 Edition 02/19

¹Mandatory endorsement attached if Liability coverage added to policy

²Mandatory endorsement attached to risks located in the following counties: Athens, Belmont, Carroll, Columbiana, Coshocton, Gallia, Guernsey, Harrison, Hocking, Holmes, Jackson, Jefferson, Lawrence, Mahoning, Meigs, Monroe, Morgan, Muskingum, Noble, Perry, Scioto, Stark, Trumbull, Tuscarawas, Vinton & Washington.